

Debtor 1 PHILLIP T MAXWELL

Debtor 2 JILL C MAXWELL  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTH District of MISSISSIPPI  
(State)

Case number 16 12068

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Regions Bank d/b/a Regions Mortgage Court claim no. (if known): 20

Last 4 digits of any number you use to identify the debtor's account: 4 8 7 8

Date of payment change:  
Must be at least 21 days after date of this notice 07/01/2019

New total payment:  
Principal, interest, and escrow, if any \$ 1,975.01

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 993.17 New escrow payment: \$ 751.78

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 PHILLIP T MAXWELL Case number (if known) 16 12068  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**x** /s/ Davida Williams Date 5/30/2019  
Signature

Print: DAVIDA WILLIAMS Title BANKRUPTCY  
First Name Middle Name Last Name SPECIALIST

Company Regions Bank d/b/a Regions Mortgage

Address 7130 Goodlett Farms Parkway  
Number Street  
Cordova, TN 38016  
City State ZIP Code

Contact phone 800-986-2462X Email mem.bkynotice@regions.com

Debtor 1 **PHILLIP T MAXWELL**

First Name Middle Name Last Name

Case number (if known) **16 12068**

## UNITED STATES BANKRUPTCY COURT

### Certificate of Service

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: **05/30/2019**

Chapter 13 Trustee: **LOCKE D. BARKLEY**

Trustee Address: **6360 I-55 NORTH, SUITE 140, JACKSON, MS 39211**

Trustee Email:

Debtor's Counsel Name: **ROBERT H. LOMENICK, JR**

Debtor's Counsel Address: **P.O BOX 417, HOT SPRINGS, MS 38635**

Debtor's Counsel Email:

Debtor 1 Name: **PHILLIP T MAXWELL**

Debtor 2 Name: **JILL C MAXWELL**

Debtor's Mailing Address: **PO BOX 346, BYHALIA, MS 38611-0346**

Debtor Email: **JILLCMAXWELL@YAHOO.COM**

/s/ **DAVIDA WILLIAMS**

PO BOX 18001  
HATTIESBURG, MS 39404-8001

8-720-21548-0000014-001-000-000-000

JILL C. MAXWELL  
PO BOX 346  
BYHALIA MS 38611-0346

**Contact Us**  
24 Hour Automated Service: 1-800-986-2462  
Customer Service Hours  
Monday - Friday, 7:30 a.m. - 5:00 p.m. CST

**Correspondence Address:**  
P.O. Box 18001  
Hattiesburg, MS 39404-8001

[www.regionsmortgage.com](http://www.regionsmortgage.com)

### Payment Information

ACCOUNT NUMBER:  
ANALYSIS DATE: 05/20/19

	PAYMENT As of 07/01/18	NEW PAYMENT As of 07/01/19
Principal & Interest (P&I)	1,223.23	1,223.23
Escrow Payment	890.31	751.78
Prorated Shortage	102.86	.00
<b>Total</b>	<b>2,216.40</b>	<b>1,975.01*</b>

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

### Coming Year Escrow Projections

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION



ANTICIPATED ESCROW DISBURSEMENTS		ACCOUNT PROJECTIONS				
		MONTH	ANTICIPATED AMOUNT TO ESCROW FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE	REQUIRED ESCROW ACCOUNT BALANCE
MORTGAGE INS	2,540.40			Beginning Balance	5,079.18	3,780.51
HAZARD INS	2,588.00	07/19	751.78	FHA-RBP	5,619.26	4,320.59
COUNTY TAX	3,892.91	07/19		HAZARD INS	3,031.26	1,732.59
TOTAL DISBURSEMENTS	9,021.31	08/19	751.78	FHA-RBP	3,571.34	2,272.67
1/12th Total Annual Disbursements		09/19	751.78	FHA-RBP	4,111.42	2,812.75
Per Payment Deposit	751.78	10/19	751.78	FHA-RBP	4,651.50	3,352.83
		11/19	751.78	FHA-RBP	5,191.58	3,892.91
		12/19	751.78	FHA-RBP	5,731.66	4,432.99
		01/20	751.78	FHA-RBP	6,271.74	4,973.07
		01/20		CNTY TAX	2,378.83	1,080.16 <
		02/20	751.78	FHA-RBP	2,918.91	1,620.24
		03/20	751.78	FHA-RBP	3,458.99	2,160.32
		04/20	751.78	FHA-RBP	3,999.07	2,700.40
		05/20	751.78	FHA-RBP	4,539.15	3,240.48
		06/20	751.78	FHA-RBP	5,079.23	3,780.56
		TOTAL	9,021.36	9,021.31-		

**PROJECTED ESCROW  
BALANCE SUMMARY**  
The right side of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. The low point balance is the lowest amount your escrow account should reach over a 12 month period.

Your ending balance, from the last month of the account history is \$5,079.18. Your starting balance according to this analysis should be \$3,780.51.

Periodically, Regions Mortgage performs an analysis of the escrow account for your loan. Based on the escrow analysis today, you have a projected escrow overage of \$1,865.49. Because your loan is not contractually current, the projected escrow overage will remain in your escrow account until the loan is brought contractually current. At that time, the escrow account will be reviewed and if there is an escrow overage of \$10 or greater, it will be refunded to you by check. If the escrow overage is less than \$10, it will be used to reduce your first payment due following the escrow analysis.

Your mortgage payment for the coming year will be \$1,975.01 of which \$1,223.23 will be for principal and interest and 751.78 will go into your escrow account.

If this loan is included in an active bankruptcy case and was not reaffirmed by order of the Bankruptcy Court, or if you received a bankruptcy discharge associated with your loan, this statement is being provided for informational purposes only and is not an attempt to collect, recover, or offset any discharged debt previously incurred by you. However, we reserve all rights and remedies under the security instrument, including the right to foreclose on the collateral.

\* If payments are made automatically through your financial institution's bill pay service, please remember to notify them to adjust your mortgage remittance to reflect the new payment amount.

Periodically, Regions Mortgage performs an analysis of the escrow account for your loan. If your loan is contractually current, Regions Mortgage refunds escrow overages in amounts \$10 or greater. If the escrow overage is less than \$10, Regions Mortgage uses the overage to reduce the first payment due following the escrow analysis.

If the loan is not contractually current, the projected escrow overage will be retained until the account becomes contractually current. Your account has a projected escrow overage as shown below.

Loan Number:

Projected Overage Amount: \$1,865.49

- On Oct. 26, 1994, The Department of Housing and Urban Development established the Uniform Escrow accounting method for all loans subject to the Real Estate Settlement Procedures Act (RESPA). This method is known as "aggregate accounting". Your escrow account has been analyzed using this method. Please use this form in conjunction with the accompanying ESCROW ACCOUNT PROJECTION AND HISTORY STATEMENT.

The left side of this form is a projection of the escrow disbursements for the next year. This may show the actual amount paid for that item, or if unknown, the projection may include a RESPA authorized adjustment to the previous year's disbursement. The total of the projected disbursement(s) is divided by a specific number of months to arrive at the monthly escrow deposit before overage or shortage adjustment. The monthly escrow deposit is used on the Coming Year Escrow Projection Statement for the "Payments to Escrow".

At the top of this form, PAYMENT INFORMATION, provides an itemized description of your new payment amount including any required overage, deficiency, and/or shortage adjustment. For comparison, an itemized description of your previous payment has been provided.

- The purpose of the Coming Year Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year.

The left side of the projection form is a month-to-month description of payments anticipated to be deposited and disbursed from your escrow account. The beginning Escrow Required Balance includes the disbursement of any overage reported or repayment of all shortages and/or deficits. The maximum low point by Federal Law (RESPA) is 2 monthly deposits (1/6) of your total annual disbursements from your escrow account. However, if your loan documents or state law specifies a lower minimum balance, this lesser amount will be the allowable low point for your account.

The top of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. If the projected low point is greater than the allowable low point, there is an overage. If the overage is \$10 or greater, it will automatically be refunded to you unless the account is delinquent. If less than \$10, we will lower your monthly payments accordingly.

If the projected low point is less than the allowable low point, there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over the specified number of months. The adjustment amount(s) appear in the Low Balance Summary and Current Payment box.

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

#### PAYMENT(S)

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

#### TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

#### INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	4,036.47	10,047.10-
07/18	890.31	1,116.58 *	217.57	*	FHA-RBP	4,709.21	8,930.52-
07/18				217.57 *	FHA-RBP	4,709.21	9,148.09-
08/18	890.31	2,233.16 *	217.57	*	FHA-RBP	5,381.95	6,914.93-
08/18				217.57 *	FHA-RBP	5,381.95	7,132.50-
09/18	890.31	*	217.57	*	FHA-RBP	6,054.69	7,132.50-
09/18				217.57 *	FHA-RBP	6,054.69	7,350.07-
10/18	890.31	1,116.58 *	217.57	*	FHA-RBP	6,727.43	6,233.49-
10/18				217.57 *	FHA-RBP	6,727.43	6,451.06-
10/18				2,588.00 *	HAZARD INS	6,727.43	9,039.06-
11/18	890.31	2,233.16 *	217.57	*	FHA-RBP	7,400.17	6,805.90-
11/18				217.57 *	FHA-RBP	7,400.17	7,023.47-
12/18	890.31	1,116.58 *	217.57	*	FHA-RBP	8,072.91	5,906.89-
12/18				217.57 *	FHA-RBP	8,072.91	6,124.46-
01/19	890.31	*	217.57	*	FHA-RBP	8,745.65	6,124.46-
01/19			3,892.91	3,892.91	CNTY TAX	4,852.74	10,017.37-
01/19				217.57 *	FHA-RBP	4,852.74	10,234.94-
02/19	890.31	1,116.58 *	217.57	*	FHA-RBP	5,525.48	9,118.36-
02/19			4,180.00	*	HAZARD INS	1,345.48 <	9,118.36-
02/19				217.57 *	FHA-RBP	1,345.48	9,335.93-
03/19	890.31	1,116.58 *	217.57	217.57	FHA-RBP	2,018.22	8,436.92-
04/19	890.31	2,233.16 *	217.57	*	FHA-RBP	2,690.96	6,203.76-
04/19				211.70 *	FHA-RBP	2,690.96	6,415.46-
05/19	890.31	10,924.87 * E	217.57	* E	FHA-RBP	3,363.70	4,509.41 E
05/19				211.70 *	FHA-RBP	3,363.70	4,297.71
06/19	890.31	993.17 * E	217.57	211.70 * E	FHA-RBP	4,036.44	5,079.18 E
TOTAL	10,683.72	24,200.42	10,683.75	9,074.14			